

**Certificate of Notice Page 1 of 3**  
**United States Bankruptcy Court**  
**Eastern District of Pennsylvania**

**In re:**  
**Valerie N. Jones**  
**Debtor**

Case No. 18-13620-elf  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 20

Date Rcvd: May 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2020.

db +Valerie N. Jones, 3157 Grey Fox Run, Palm Harbor, FL 34683-2468  
14115656 +American Express, PO Box 981537, El Paso, TX 79998-1537  
14160746 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
14115657 +Bank of America, PO Box45144, Jacksonville, FL 32232-5144  
14165321 Bank of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
14115660 +Discover Bank Student Loan, PO Box 15316, Wilmington, DE 19850-5316  
14115662 +Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316  
14115663 +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
14174585 +Patricia M. Mayer, Esquire, 301 Oxford Valley Rd., Ste. 203B, Yardley, PA 19067-7708  
14231914 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov May 07 2020 04:22:31 City of Philadelphia,  
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 07 2020 04:22:09  
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 07 2020 04:22:20 U.S. Attorney Office,  
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
14115658 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 07 2020 04:27:47  
Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281  
14115659 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM May 07 2020 04:22:00 Comenity Bank/Torrid,  
PO Box 182789, Columbus, OH 43218-2789  
14115661 E-mail/Text: mrdiscen@discover.com May 07 2020 04:21:55 Discover Financial Services,  
PO Box 15316, Wilmington, DE 19850  
14122395 E-mail/Text: mrdiscen@discover.com May 07 2020 04:21:55 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
14167234 +E-mail/Text: bankruptcypdt@mcmcg.com May 07 2020 04:22:11 MIDLAND FUNDING LLC,  
PO Box 2011, Warren, MI 48090-2011  
14175039 E-mail/Text: bnc-quantum@quantum3group.com May 07 2020 04:22:02  
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
14115666 E-mail/Text: appebnmailbox@sprint.com May 07 2020 04:22:11 Sprint,  
333 Inverness Drive South, Englewood, CO 80112

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14115664\* +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610  
14115665\* +FedLoan Servicing, PO Box 60610, Harrisburg, PA 17106-0610

TOTALS: 0, \* 2, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 08, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2020 at the address(es) listed below:

BONNIE B. FINKEL finkeltrustee@comcast.net, NJ69@ecfcbis.com;Finkeltrustee@comcast.net  
KEVIN G. MCDONALD on behalf of Creditor BANK OF AMERICA bkgroup@kmlawgroup.com  
MICHAEL SETH SCHWARTZ on behalf of Debtor Valerie N. Jones msbankruptcy@verizon.net,  
schwartzmr8735@notify.bestcase.com  
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341  
MEETINGS IN THE EASTERN DISTRICT OF PENNSYLVANIA  
(Effective April 24, 2020)**

On April 24, 2020, the United States Trustee for Region 3 issued a supplemental notice continuing all in-person chapter 7, 12, and 13 section 341 meetings for cases filed through July 10, 2020. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the [UST website](#) for up-to-date information about section 341 meetings of creditors.

Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which will be posted to the case docket prior to the section 341 meeting date.

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called.

Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- Wait until the trustee calls your case before speaking because more than one case may be waiting on the conference line at any given time.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.

• If you are calling in from another country, please see the additional information available at:  
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee **a week prior to the section 341 meeting of creditors**. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.